



DIVISION OF FINANCE

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Richard J. Weaver
Commissioner of Finance

September 4, 2009

The attached report represents a consolidation of Reports of Condition filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2009, and a comparison with the statements filed one year earlier.

Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies decreased by five from 297 to 292. Four banks merged into other Missouri state chartered banks. One bank merged into an out-of-state institution. One bank merged into a Missouri national bank and one bank merged into a federal savings bank headquartered in Missouri. There were two new bank charters granted, one of which was issued when a federal savings bank converted to a state chartered bank.

Assets in state-chartered banks totaled \$78.0 billion on June 30, 2009, an increase of 6.0 percent from one year earlier. Deposits were \$63.1 billion, up 7.9 percent. Total loans were \$54.8 billion on June 30, 2009, up 1.2 percent.

The equity capital ratio decreased to 10.05 percent. Primary capital, which includes the allowance for loan and lease losses, was also down, to 11.26 percent. The tangible equity capital ratio decreased to 8.71 percent. Despite these changes, capital remains strong in Missouri banks.

Net income in state banks was down 141.4 percent from June 2008. Return on assets among state-chartered banks was -0.20 percent compared to 0.53 percent in June 2008. The income decline is primarily attributed to three banks. The return on assets for the remaining 282 banks was 0.55 percent.

A handwritten signature in cursive script that reads "Richard J. Weaver".

Richard J. Weaver
Commissioner of Finance

**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2009**

THOUSANDS OF DOLLARS	285 BANKS 6/30/2009	290 BANKS 6/30/2008	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$54,801,885	\$54,141,618	\$660,267	1.2%
Allowance for Loan Losses	1,070,135	843,614	226,521	26.9%
Total Assets	78,039,865	73,591,588	4,448,277	6.0%
LIABILITIES				
Total Deposits	63,100,696	58,453,978	4,646,718	7.9%
Total Equity Capital	7,840,944	7,688,953	151,991	2.0%

OPERATING RATIOS	6/30/2009	6/30/2008	CHANGE
Equity Capital/Assets	10.05%	10.45%	-0.40%
Tangible Equity Capital/Assets	8.71%	8.94%	-0.23%
Capital and Allowance for Loan Losses/Assets	11.26%	11.46%	-0.20%
Total Loans/Assets	70.22%	73.57%	-3.35%
Past Due and Nonaccrual Loans/Total Loans	4.26%	2.91%	1.35%
Allowance for Loan Losses/Loans	1.95%	1.56%	0.39%
Average Net Interest Margin	3.69%	3.83%	-0.14%
Return on Assets	-0.20%	0.53%	-0.73%

NOTES:

Above does not include seven nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2009**

MILLIONS OF DOLLARS	6/30/2009			6/30/2008	
	285 STATE BANKS	36 NATIONAL BANKS	321 ALL BANKS	327 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	4,141	2,267	6,408	4,060	57.8%
Investment Securities	11,969	10,233	22,202	18,141	22.4%
Total Loans and Leases	54,802	24,822	79,624	78,041	2.0%
Less: Reserves	1,070	494	1,564	1,170	33.7%
Federal Funds Sold	2,675	423	3,098	3,610	-14.2%
Fixed Assets	1,617	875	2,492	2,369	5.2%
Other Real Estate	770	104	874	429	103.7%
Intangible Assets	1,145	266	1,411	1,480	-4.7%
Other assets	1,991	1,100	3,091	2,704	14.3%
TOTAL ASSETS	\$78,040	\$39,596	\$117,636	\$109,664	7.3%
LIABILITIES					
Total Deposits	63,101	31,142	94,243	85,505	10.2%
Deposits over 100M	11,410	4,367	15,777	14,447	9.2%
Brokered Deposits	6,662	377	7,039	5,181	35.9%
Federal Funds Purchased	2,487	2,863	5,350	6,130	-12.7%
Other liabilities	4,611	2,117	6,728	7,164	-6.1%
TOTAL EQUITY CAPITAL	7,841	3,474	11,315	10,865	4.1%
TOTAL	\$78,040	\$39,596	\$117,636	\$109,664	7.3%
EARNINGS					
Interest Income	1,872	869	2,741	3,055	-10.3%
Interest Expense	698	239	937	1,292	-27.5%
Net Interest Income	1,174	630	1,804	1,763	2.3%
Provision for Loan Losses	456	282	738	376	96.3%
Net Income	-79	-6	-85	388	-121.9%
Cash Dividends	119	105	224	306	-26.8%
Net Loan Losses	332	178	510	237	115.2%